

Walter O'Cheskey
 Chapter 13 Trustee
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IN THE UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF TEXAS
 WICHITA FALLS DIVISION

IN RE:

RANDY ESPARZA CASTRO
 JULIE MORALES CASTRO

CASE NO: 13-70049-HDH-13
 HEARING DATE: 11/20/2013
 HEARING TIME: 10:00 AM

**TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND
 PLAN MODIFICATION (if required)**

NOW COMES Walter O'Cheskey, Chapter 13 Trustee, and files this Proposed Trustee's Recommendation Concerning Claims and Plan Modification (if required) in accordance with Bankruptcy Rule 3007 and General Order 2010-01 and would respectively show unto to the Court as follows:

I.

OBJECTION -- NO PROOF OF CLAIM FILED

The following creditors were scheduled by the Debtor(s). No Proof of Claim has been filed by them or on their behalf, as required by Bankruptcy Rule 3002(a). The bar date for filing claims pursuant to Bankruptcy Rule 3002(c) has passed. Therefore the claims should be DISALLOWED.

Trustee Clm#	Creditor Name	Scheduled Amount	Trustee Clm#	Creditor Name	Scheduled Amount
011 0 U	ALLEN L ADKINS & ASSOCIATES PC	\$13,723.00	013 0 U	BANK OF AMERICA	\$2,339.00
020 0 U	SEARS CBNA	\$13,723.00	021 0 U	UNITED REGIONAL HEALTH CARE SYSTEMS	\$9,000.00
022 0 U	UNITED REVENUE CORP	\$1,676.00			

II.

SPECIFIC OBJECTIONS

No Objections

III.

TRUSTEE'S RECOMMENDATIONS CONCERNING ALLOWED CLAIMS

The Trustee hereby recommends the ALLOWANCE of the following claims for the amount and in the class as listed below.

Trustee Claim #	Creditor	Collateral / Description	Claim Amount	Value	%	Term	Paid / Treated
<u>SECURED CREDITORS</u>							
008 0 *	WESTGATE RESORTS CORP	TIMESHARE/7450 SANDLAKE COMMONS BLVD	\$0.00	\$1,900.00			SURRENDERED
009 0	WICHITA COUNTY	2013 PROPERTY TAXES/1708 TILDEN ST	\$1,642.00	\$1,642.00			PD DIRECT BY DEBTOR
	Increased value to fully secured. See Trustee's Modification below.						
010 0	TEXOMA COMMUNITY CR UN	HOMESTEAD/1708 TILDEN	\$30,031.34	\$77,000.00			PD DIRECT BY DEBTOR
<u>PRIORITY CREDITORS</u>							
003 0	INTERNAL REVENUE SERVICE	2012 UNAS LIAB TAXES - WITHDRAWN	\$3,846.00				CLAIM WITHDRAWN

UNSECURED GENERAL CREDITORS

Trustee Clm#	Creditor Name	Claim Amount	Trustee Clm#	Creditor Name	Claim Amount
012 0 U	ECAST SETTLEMENT CORPORATION	\$9,189.74	014 0 U	ECAST SETTLEMENT CORPORATION	\$2,339.51
	PURCHASES			PURCHASES/BANK OF AMERICA	
015 0 U	ECAST SETTLEMENT CORPORATION	\$1,856.97	016 0 U	CAPITAL ONE NA	\$2,095.08
	PURCHASES/BANK OF AMERICA			PURCHASES/BEST BUY	
017 0 U	DISCOVER FINANCIAL SERVICES	\$13,146.26	018 0 U	PRA RECEIVABLES MANAGEMENT	\$1,972.77
	PURCHASES			PURCHASES/WALMART DISCOVER	
019 0 U	PRA RECEIVABLES MANAGEMENT	\$3,387.32			
	PURCHASES/LOWES				

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If the Trustee's recommendation concerning any claim differs from the amount indicated in a creditor's Proof of Claim, the recommendation is deemed an objection to such claim. Unless a timely reponse or objection is filed contesting the Trustee's recommendation, the objection will be sustained and such claim will be allowed only in the amount and in the class indicated.

Any proposed changes by the Debtor that extends the term or lowers the interest rate as to any secured claim contained in the confirmed Plan must be set out in a Debtor's Objection or Response to the Trustee's Recommendation Concerning Claims and noticed to the affected creditor in the absence of a letter agreement between the Debtor and the affected creditor.

IV.

TRUSTEE'S PLAN MODIFICATION

Pursuant to 11 U.S.C. Section 1329, and in accordance with General Order 2010-01 Section 8, the Trustee requests the following Modification of Debtor's(s') Confirmed Plan, subject to feasibility herein:

Trustee's Modification is as follows:

Wichita County's \$1,642.00 secured claim for 2013 ad valorem taxes shall be valued for \$1,642.00 to allow direct payment by debtors.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

IF AN OBJECTION IS FILED, A HEARING WILL BE HELD 11/20/2013 AT 10:00 AM CONCERNING THE TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS, OBJECTION TO CLAIMS AND PLAN MODIFICATION (IF REQUIRED) (TRCC) AT THE FOLLOWING LOCATION:

VIDEO: US COURTHOUSE ROOM 208, 10TH & LAMAR STREETS, WICHITA FALLS, TEXAS 76301

A PRE-HEARING CONFERENCE WITH THE TRUSTEE SHALL BE HELD AT THE SAME LOCATION AT 8:30am. ALL PARTIES ARE REQUIRED TO ATTEND THE PREHEARING CONFERENCE. ANY OBJECTIONS TO THE PLEADINGS NOT RESOLVED OR DEFAULTED AT THE PRE-HEARING CONFERENCE WILL BE HEARD BY THE COURT AT THE HEARING DATE AND TIME ABOVE. TO BE CONSIDERED, ANY OBJECTION OR RESPONSE MUST BE MADE IN WRITING, SERVED ON ALL EFFECTED CREDITORS AND FILED WITH THE COURT WITHIN THIRTY (30) DAYS FROM THE DATE OF SERVICE.

PURSUANT TO GENERAL ORDER 2010-01 SECTION 8(C), UNLESS AN OBJECTION IS TIMELY FILED AS TO THE TREATMENT OF ANY CLAIM OR MODIFICATION, THE CLAIM OR MODIFICATION WILL BE ALLOWED OR APPROVED AS DESCRIBED IN THE TRCC AND SUCH TREATMENT WILL BE FINAL AND BINDING ON ALL PARTIES.

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

I hereby certify that a copy of the foregoing Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) and Notice of Hearing and Pre-Hearing Conference on Trustee's Recommendation Concerning Claims, Objection to Claims and Plan Modification (if required) was this date served on the following parties electronically or at the addresses listed below by U.S. First Class mail:

Date: 10/4/2013

/s/ Walter O'Cheskey

Walter O'Cheskey
Chapter 13 Trustee

ALLEN L ADKINS & ASSOCIATES PC 4010 82ND STREET SUITE 230 PO BOX 3340 LUBBOCK TX 79452
BANK OF AMERICA ATTN: RECOVERY DEPARTMENT 4161 PEIDMONT PKWY GREENBORO NC 27410
BANK OF AMERICA PO BOX 982235 EL PASO TX 79998
BANK OF AMERICA PO BOX 982238 EL PASO TX 79998
CAPITAL ONE BESTBUY 26525 N RIVERWOODS BLVD METTAWA IL 60045
CAPITAL ONE NA BASS & ASSOCIATES PC 3936 E FT LOWELL ROAD SUITE #200 TUCSON AZ 85712
CAPITAL ONE NA C/O BASS & ASSOCIATES PC 3936 E FT LOWELL RD SUITE 200 TUCSON AZ 85712
CITY OF WF/CITY VIEW ISD/WICHITA CO C/O HAROLD LEREW PO BOX 8188 WICHITA FALLS TX 76307
CREDIT FIRST NA PO BOX 818011 CLEVELAND OH 44181
DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON DE 19850
DISCOVER FINANCIAL SERVICES PO BOX 3025 NEW ALBANY OH 43054
ECAST SETTLEMENT CORPORATION PO BOX 29262 NEW YORK NY 10087
FIA CARD SERVICES NA 4161 PIEDMONT PARKWAY NC4 105 03 14 GREENSBORO NC 27410
INTERNAL REVENUE SERVICE PO BOX 7317 PHILADELPHIA PA 19101
INTERNAL REVENUE SERVICE PO BOX 7346 PHILADELPHIA PA 19101
LOWES/GECRB ATTENTION: BANKRUPTCY DEPARTMENT PO BOX 103104 ROSWELL GA 30076
PRA RECEIVABLES MANAGEMENT PORTFOLIO REC ASSOC PO BOX 41067 NORFOLK VA 23541
PRA RECEIVABLES MANAGEMENT PORTFOLIO RECOVERY ASSOC PO BOX 12914 NORFOLK VA 23541
RANDY ESPARZA CASTRO & JULIE MORALES CASTRO 1708 TILDEN WICHITA FALLS TX 76309
SEARS CBNA PO BOX 6282 SIOUX FALLS SD 57117
TEXOMA COMMUNITY CR UN PO BOX 1320 WICHITA FALLS TX 76307
UNITED REGIONAL HEALTH CARE SYSTEMS 1600 11TH STREET WICHITA FALLS TX 76301
UNITED REVENUE CORP ATTN: OFFICE MANAGER 204 BILLINGS ST SUITE 120 ARLINGTON TX 76010
UNITED STATES ATTORNEY 801 CHERRY STREET UNIT 4 FT WORTH TX 76102
US ATTORNEY ATTORNEY IN CHARGE 1100 COMMERCE STREET SUITE 300 DALLAS TX 75242
US ATTORNEY GENERAL 10TH ST & CONSTITUTION AVE WASHINGTON DC 20530
WESTGATE RESORTS CORP 5767 MAJOR BLVD ORLANDO FL 32819
WICHITA COUNTY PO BOX 1471 WICHITA FALLS TX 76307